



# Consumer Outreach & Communication Efforts

Chris Cline, Director of Communications

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**DIFP**  
Department of Insurance,  
Financial Institutions &  
Professional Registration

# Departmental Communications Overview

- Press releases, other news
- Bulletins
- Insurance.mo.gov
- DIFP Weekly
- Consumer outreach/publications



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# Press releases

How do I get department press releases and other news?

- Go to [insurance.mo.gov](http://insurance.mo.gov)
- Look for “**Connect with us**” at right-hand bottom of Web page



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# Get connected: Sign up for alerts

Missouri Department of Insurance

MO.gov Governor Jay Nixon Find an Agency Online Services Search

Consumers Agents Other Licensees Companies Reports Laws & Bulletins

DIFP Weekly - September 26, 2014 Homeowners Insurance

September 26, 2014 - Homeowners Insurance

How do I...

- Verify and Print my License
- File a Complaint
- Find Laws & Regulations
- Find Forms
- Look Up an Agent/Agency
- Find an Insurance Company
- Attend a Public Hearing or Meeting

About Director John M. Huff

Headlines | Department of Insurance returns more than \$7.4 million to Missouri consumers in first half of 2014

Consumers Seniors Small Business Insurers Agents

- Auto
- CLAIM - free Medicare help
- Consumer Complaint Index
- Health
- Homeowners
- Long-Term Care
- Renters
- Severe Weather
- Workers' Compensation

Online Services

- File a Complaint
- Find an Agent/Agency
- Find an Insurance Company
- Life Policy Locator
- Publications

2013 Annual Report

See how DIFP protects consumers, ensuring a fair and competitive marketplace.

About the Department

- About Us
- About the Director
- Contact Us
- FAQ's
- Industry Forms
- Purchasing (Vendors)

Other DIFP Websites

- DIFP
- Finance
- Credit Unions
- Professional Registration

Popular Links

- File a Complaint
- News Releases
- Find an Insurance Agent or Agency
- Find an Insurance Company
- Jobs
- Statutes, Regulations and Bulletins
- Website Feedback

Connect With Us

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Click on  
envelope



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# Bulletins: [insurance.mo.gov/laws/bulletin](http://insurance.mo.gov/laws/bulletin)

These advisories address a variety of topics & issues.

## Insurance Bulletins

### 2014

- **14-04** 📄 – Availability of electronic funds transfer (EFT) for filing submissions. April 25, 2014.
- **14-03** 📄 – Revised forms and submission process for T-6A and T-6B. April 17, 2014.
- **14-02** 📄 – Extension of CMS transitional policy. March 21, 2014.
- **14-01** 📄 – Updated disaster contact information. **Reporting form.** 📧 March 4, 2014.

### 2013

- **13-08** 📄 – Workers' compensation loss costs. Dec. 20, 2013.
- **13-07** 📄 – CMS coverage continuation options. Nov. 21, 2013.
- **13-06** 📄 – Implementation of Senate Bill 62 (2011). Sept. 24, 2013.
- **13-05** 📄 – Implementation of Senate Bill 262. Aug. 30, 2013.
- **13-04** 📄 – Implementation of House Bill 315. Aug. 30, 2013.
- **13-03** 📄 – Implementation of Senate Bill 159. Aug. 28, 2013.
- **13-02** 📄 – Market conduct information requests. June 19, 2013.
- **13-01** 📄 – Health benefit plan renewal. June 10, 2013.
- **(2014)** 📄 – Workers' compensation administrative tax, Second Injury Fund surcharges and administrative surcharge.

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# Insurance.mo.gov

The screenshot displays the Missouri Department of Insurance website. At the top, the header includes the text "Missouri Department of Insurance" and a navigation bar with links for "MO.gov", "Governor Jay Nixon", "Find an Agency", "Online Services", and a search bar. Below the header is a horizontal menu with categories: "Consumers", "Agents", "Other Licensees", "Companies", "Reports", and "Laws & Bulletins". The main content area features a large banner for "DIFP Weekly" dated "September 26, 2014 - Homeowners Insurance", which includes a video player showing a blue house. To the right of the banner is a list of services under the heading "How do I...":

- Verify and Print my License
- File a Complaint
- Find Laws & Regulations
- Find Forms
- Look Up an Agent/Agency
- Find an Insurance Company
- Attend a Public Hearing or Meeting

Below the list is a small photo of Director John M. Huff and the text "About Director John M. Huff".

Numerous resources and services can be found online



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# Company Information

## Companies Main Page

### Public Information about Insurance Companies

- Find an Insurance Company
- Financial Exams
- Company Changes
- Companies in receivership
- Captive Insurance Program
- Certified Reinsurers
  - Notices
- Market Conduct Exams
- Market Share Reports
- Public Access to Insurance Company Product Filings (Rate/Rule/Form) **\*NEW\***



2014 Director's Regulatory Summit

## Companies

- File a Complaint
- Complaint Index
- Find an Agent/Agency
- Find an Insurance Company

### Insurance Company Search

Missouri Department of Insurance  
Truman State Office Building  
Room 530  
P.O. Box 690  
Jefferson City, MO 65102  
(573) 751-4126  
**Map to Office**

### Information for Insurance Companies

Financial exams, market conduct exams and company changes can be found at <http://insurance.mo.gov/companies/>



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# Agent Information

## Agent Home

### Resident Producers

- Apply for a License
- Renew Your License
- Verify and Print My License
- Update Your License Information
- Continuing Education
- FAQ
- Surplus Lines

### Non-resident Producers

- Apply for a License
- Renew Your License
- Verify and Print My License
- Update Your License Information
- Continuing Education

### Continuing Education

#### Agent/Producer

- Requirements
- Print My Education Transcript 
- Provider/Course Catalog Lookup
- Flood Insurance Training
- Long-term Care Training
- CE Certification Summary Form 

#### Provider

- SBS Login
- Course Application
- Continuing Ed Course Certificate 

## Agents

- CE Status (SBS Connect)
- Insurance Industry Page
- Continuing Education Courses
- Register on-line to take your licensing exam 
- Pearson VUE 
- Forms
- Producer FAQ
- Renew in 3
- Surplus Lines
- Business Entity Producer Licensing
- Agent/Agency Affiliation
- Veterans reimbursement for licensing exams

Agent/Company Search

Agents can print their licenses and educational transcripts on demand on the agent page

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# DIFP Weekly

The department launched its weekly podcast, called DIFP Weekly, in November 2013.

#DIFPweekly



0:05 / 1:58



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# DIFP Weekly

- Online video podcast
- Produced each week to keep consumers and industry informed
- 3-5 minutes long
- Features various insurance topics
- Agents can use to educate their policyholders



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# Contact DIFP

Consumer Hotline: 800-726-7390 / [insurance.mo.gov](http://insurance.mo.gov)

## Get. Social

Get insurance, financial and other consumer tips that can save you money and enhance your life.



### DIFP

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Subscribe to [youtube.com/missouridifp](http://youtube.com/missouridifp).

Get updates on new video posts.

## facebook

Like us on

[Facebook.com/consumerhq](http://Facebook.com/consumerhq)



Follow us on

[Twitter.com/MoConsumerHQ](http://Twitter.com/MoConsumerHQ)

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# Consumer outreach

- Industry tools
- Available information
  - ▶ [insurance.mo.gov](http://insurance.mo.gov)
- Our services and assistance
  - ▶ Insurance Consumer Hotline:  
**800-726-7390**



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# Industry tools

## WreckCheck App



## Home Inventory



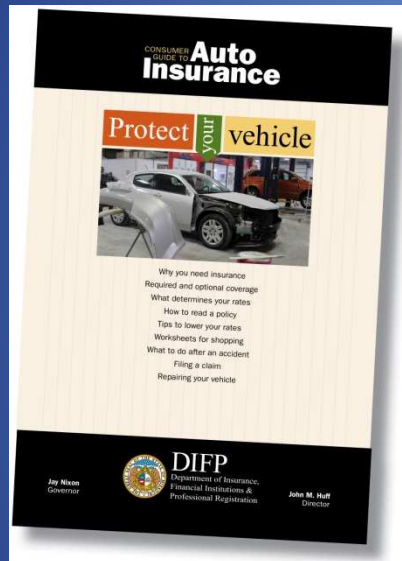
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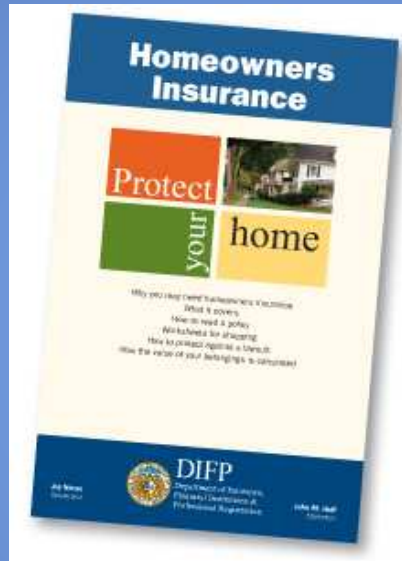
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# Publications

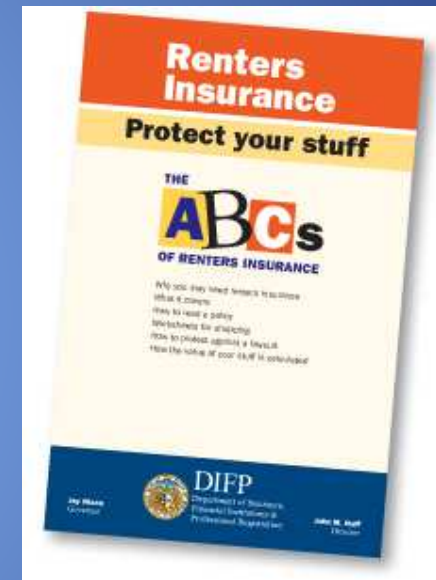
## Auto



## Home



## Renters



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# Resources

- Consumer complaint index  
[insurance.mo.gov/consumers/complaints/compindx.php](http://insurance.mo.gov/consumers/complaints/compindx.php)
- AM Best
- Frequently asked questions (FAQ)  
[insurance.mo.gov/consumers/faq/](http://insurance.mo.gov/consumers/faq/)
- Company/producer contact information  
[insurance.mo.gov/companies/](http://insurance.mo.gov/companies/)
- Insurance news/press releases  
[insurance.mo.gov/news/](http://insurance.mo.gov/news/)



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DIFP Weekly - Aug 8, 2014 Facing the Consequences

August 8, 2014 - Facing the Consequences

How do I...

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File a Complaint

We investigate complaints against an insurance company or agent.



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# Additional tools & resources

## Life Policy Locator service

- Search for lost life insurance policies and annuity contracts

[insurance.mo.gov/consumers/life-annuities/lifepolicylocator.php](http://insurance.mo.gov/consumers/life-annuities/lifepolicylocator.php)

## Medigap

- Shopping/rate guide

<http://insurance.mo.gov/consumers/seniors/srmedigap.p>



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# Long-term care insurance


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## Long-Term Care Insurance



Missouri Gov. Jay Nixon on long-term care insurance

Gov. Nixon's Public Service Announcement Planning for Long Term Care

Long-term care insurance helps cover the costs of a nursing home, an assisted living facility, home health care and other services to assist with daily activities like dressing, eating and bathing. Many Missourians believe Medicare covers long-term care costs, but Medicare offers very limited coverage for these services, generally for no more than a few months.


Consumers should talk to their financial advisors about how to cover any needed long-term care, whether that's paying those costs directly, buying long-term care coverage from a private insurance company or qualifying for Medicaid. This page provides consumers with assistance in answering these questions.

**Frequently asked questions**  
General information on long-term care, the costs, insurance coverage and more.

**Understanding partnership policies**  
A special kind of long-term care insurance that makes it easier to qualify for Medicaid.

**Long-term care costs**  
Average costs for long-term care in the United States.

**Links & resources**  
Contact information for financial, health and insurance help in Missouri.



CLAIM offers free counseling to Missourians with questions about Medicare and long-term care insurance.

### Topics for Consumers

- Auto
- Agent/Agency Search
- Autism Insurance Resources
- Consumer Complaints
- FAQ
- Glossary of Terms (Alphabetical)
- Glossary of Terms (Categorized)
- Health (Including Federal Health Care Reform)
- HMOs
- Homeowners
- Insurance Company Search
- Life & Annuities
- Long-Term Care
- Medical Loss Ratio Hearing
- Publications
- Seniors
- Medigap
- CLAIM
- Severe Weather
- Small Business
- Teens
- Workers' Compensation
- Vehicle Service Contracts

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# Questions?



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# Get Social



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**@MoConsumerHQ**

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# Disclaimer

*The information provided in this presentation does not provide legal advice or interpretation and does not bind the Department in its enforcement of Missouri's insurance laws.*

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